

IN RE:

ALAN W. CRIDGE
LOIS C. CRIDGE
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-22228

Chapter 13

Related to Docket No. 71

ORDER OF COURT

AND NOW, this 12th Day of August, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


U.S. BANKRUPTCY JUDGE **drb**

ENTERED BY DEFAULT

In re:
Alan W. Cridge
Lois C. Cridge
Debtors

Case No. 18-22228-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 12, 2022

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 66

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2022:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Alan W. Cridge, Lois C. Cridge, 6021 Middle Road, Gibsonia, PA 15044-7941 |
| 14857237 | Bank of America, PO Box 98234, El Paso, TX 79998 |
| 14857241 | + CBCS, PO Box 2724, Columbus, OH 43216-2724 |
| 14857247 | + Colfax Power Plant Credit Union, 832 Pittsburgh Street, Springdale, PA 15144-1623 |
| 14857248 | + Colfax Power Plant Employees FCU, PO Box 186, Springdale, PA 15144-0186 |
| 14857250 | Discover, PO Box 742655, Cincinnati, OH 45274-2655 |
| 14857254 | + First Tennessee Bank, 165 Madison Avenue, Attn: Bankruptcy, Memphis, TN 38103-2725 |
| 14857253 | + First Tennessee Bank, PO Box 1532, Memphis, TN 38101-1532 |
| 14864356 | + First Tennessee Bank, National, Association, et al, P.O. Box 1469, Knoxville, TX 37901-1469 |
| 14857274 | + Transworld Systems Inc, 300 Cedar Ridge Dr, Suite 307, Pittsburgh, PA 15205-1159 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Aug 12 2022 23:29:20 | Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | Email/Text: BankruptcyECFMail@mccalla.com | Aug 12 2022 23:22:00 | Bayview Loan Servicing, LLC, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076 |
| cr | + Email/Text: ebnpeoples@grblaw.com | Aug 12 2022 23:22:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| cr | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Aug 12 2022 23:22:00 | SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250 |
| 14857235 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Aug 12 2022 23:29:31 | AT & T Universal Card, PO Box 9001037, Louisville, KY 40290-1037 |
| 14858878 | Email/Text: ally@ebn.phinsolutions.com | Aug 12 2022 23:22:00 | Ally Bank, PO Box 130424, Roseville MN 55113-0004 |
| 14857234 | Email/Text: ally@ebn.phinsolutions.com | Aug 12 2022 23:22:00 | Ally Financial, P O Box 130424, Roseville, MN 55113-0004 |
| 14857236 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Aug 12 2022 23:22:00 | Avenue, P. O. Box 659584, San Antonio, TX 78265-9584 |
| 14857238 | + Email/Text: BarclaysBankDelaware@tsico.com | Aug 12 2022 23:22:00 | Barclay Card US/Carnival, PO Box 13337, Philadelphia, PA 19101-3337 |
| 14902070 | + Email/Text: BKMailBayview@bayviewloanservicing.com | Aug 12 2022 23:22:00 | Bayview Loan Servicing, LLC, 4425 Ponce De |

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| | | | |
|----------|---|----------------------|---|
| | | | Leon Blvd., 5th Floor, Coral Gables, Florida 33146-1839 |
| 14857239 | Email/PDF: Citi.BNC.Correspondence@citi.com | Aug 12 2022 23:29:23 | Best Buy, PO Box 9001007, Louisville, KY 40290-1007 |
| 14857267 | Email/PDF: Citi.BNC.Correspondence@citi.com | Aug 12 2022 23:29:31 | Sunoco, P. O. Box 78056, Phoenix, AZ 85062 |
| 14857245 | Email/Text: Bankruptcy.RI@Citizensbank.com | Aug 12 2022 23:22:00 | Citizens Bank, PO Box 42008, Providence, RI 02940 |
| 14859041 | Email/Text: Bankruptcy.RI@Citizensbank.com | Aug 12 2022 23:22:00 | Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915 |
| 15479726 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Aug 12 2022 23:22:00 | CSMC 2021-RPL9 Trust, C/O SELECT PORTFOLIO SERVICING INC., PO Box 65250, Salt Lake City, UT 84165-0250 |
| 14885712 | Email/PDF: bncnotices@becket-lee.com | Aug 12 2022 23:29:30 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14857240 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Aug 12 2022 23:22:00 | Catherines, P.O. Box 659728, San Antonio, TX 78265-9728 |
| 14857242 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Aug 12 2022 23:22:00 | Christopher & Banks, PO Box 659728, San Antonio, TX 78265-9728 |
| 14857243 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Aug 12 2022 23:29:15 | Citi Cards, P.O. Box 70166, Philadelphia, PA 19176-0166 |
| 14857244 | + Email/Text: Bankruptcy.RI@Citizensbank.com | Aug 12 2022 23:22:00 | Citizens Bank, PO Box 18204, Bridgeport, CT 06601-3204 |
| 14857246 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Aug 12 2022 23:22:00 | Coldwater Creek, PO Box 659584, San Antonio, TX 78265-9584 |
| 14857249 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Aug 12 2022 23:22:00 | Comenity Bank/Coldwater, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 15301451 | + Email/Text: nsm_bk_notices@mrcooper.com | Aug 12 2022 23:22:00 | Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1839 |
| 15426155 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Aug 12 2022 23:22:00 | DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250 |
| 14857259 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Aug 12 2022 23:29:23 | Macy's, P.O. Box 9001094, Louisville, KY 40290 |
| 14880843 | Email/Text: bnc-quantum@quantum3group.com | Aug 12 2022 23:22:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 14863701 | Email/Text: mrdiscen@discover.com | Aug 12 2022 23:22:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14857251 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Aug 12 2022 23:29:28 | Dressbarn Capital One, P.O. Box 71106, Charlotte, NC 28272-1106 |
| 14894656 | + Email/Text: kbarkley@bernsteinlaw.com | Aug 12 2022 23:22:00 | Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 14857252 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Aug 12 2022 23:22:00 | Fashion Bug, PO Box 659728, San Antonio, TX 78265-9728 |
| 14857255 | Email/Text: sbse.cio.bnc.mail@irs.gov | Aug 12 2022 23:22:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 14857256 | Email/PDF: ais.chase.ebn@aisinfo.com | Aug 12 2022 23:29:28 | JP Morgan Chase Bank, P.O. Box 78420, Phoenix, AZ 85062 |
| 14890699 | Email/PDF: ais.chase.ebn@aisinfo.com | Aug 12 2022 23:29:10 | JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203 |

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| 14857257 | Email/Text: PBNCNotifications@peritussservices.com | Aug 12 2022 23:22:00 | Kohl's, PO Box 2983, Milwaukee, WI 53201-2983 |
| 14857258 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Aug 12 2022 23:22:00 | Lane Bryant, P.O. Box 659728, San Antonio, TX 78265-9728 |
| 14894967 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Aug 12 2022 23:29:28 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14858483 | + Email/PDF: rmscedi@recoverycorp.com | Aug 12 2022 23:29:28 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14891956 | Email/Text: bnc-quantum@quantum3group.com | Aug 12 2022 23:22:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 14891958 | Email/Text: bnc-quantum@quantum3group.com | Aug 12 2022 23:22:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 14891957 | Email/Text: bnc-quantum@quantum3group.com | Aug 12 2022 23:22:00 | Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14857265 | Email/Text: amieg@stcol.com | Aug 12 2022 23:22:00 | State Collection, 2509 S. Stoughton Road, Madison, WI 53716 |
| 14857262 | + Email/PDF: gecsed@recoverycorp.com | Aug 12 2022 23:29:19 | Sam's Club, PO Box 530942, Atlanta, GA 30353-0942 |
| 14857263 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Aug 12 2022 23:29:31 | Sears, P.O. Box 9001055, Louisville, KY 40290-1055 |
| 14857264 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Aug 12 2022 23:29:23 | Sears Mastercard, P.O. Box 9001055, Louisville, KY 40290-1055 |
| 14893755 | + Email/PDF: gecsed@recoverycorp.com | Aug 12 2022 23:29:19 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 |
| 14857268 | + Email/PDF: gecsed@recoverycorp.com | Aug 12 2022 23:29:11 | Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090 |
| 14894911 | + Email/Text: bncmail@w-legal.com | Aug 12 2022 23:22:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 14857273 | + Email/PDF: gecsed@recoverycorp.com | Aug 12 2022 23:29:19 | TJX, PO Box 530948, Atlanta, GA 30353-0948 |
| 14857270 | + Email/Text: bncmail@w-legal.com | Aug 12 2022 23:22:00 | Target, PO Box 660170, Dallas, TX 75266-0170 |
| 14857271 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Aug 12 2022 23:22:00 | The Childrens Palace, PO Box 659820, San Antonio, TX 78265-9120 |
| 14857272 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Aug 12 2022 23:29:23 | The Home Depot, PO Box 9001010, Louisville, KY 40290-1010 |
| 14887655 | ^ MEBN | Aug 12 2022 23:19:15 | UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123 |
| 14886602 | ^ MEBN | Aug 12 2022 23:18:57 | UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123 |
| 14888407 | Email/PDF: ebn_ais@aisinfo.com | Aug 12 2022 23:29:29 | Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838 |
| 14857277 | + Email/PDF: gecsed@recoverycorp.com | Aug 12 2022 23:29:10 | Walmart, PO Box 960024, Orlando, FL 32896-0024 |
| 14894143 | Email/PDF: bncnotices@becket-lee.com | Aug 12 2022 23:29:10 | eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262 |

TOTAL: 56

BYPASSED RECIPIENTS

District/off: 0315-2

User: auto

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | Bayview Loan Servicing, LLC |
| cr | | CSMC 2021-RPL9 Trust |
| cr | | Community Loan Servicing, LLC |
| cr | | DLJ Mortgage Capital, Inc. |
| cr | | First Tennessee Bank National Association successo |
| cr | | JPmorgan Chase Bank, National Association |
| cr | *+ | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14857260 | *P++ | DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macy's, P.O. Box 9001094, Louisville, KY 40290 |
| 14857261 | *P++ | DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macy's, P.O. Box 9001094, Louisville, KY 40290 |
| 14857266 | *P++ | STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection, 2509 S. Stoughton Road, Madison, WI 53716 |
| 14857269 | *+ | Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090 |
| 14857275 | *+ | Transworld Systems Inc, 300 Cedar Ridge Dr, Suite 307, Pittsburgh, PA 15205-1159 |
| 14857276 | *+ | Transworld Systems Inc, 300 Cedar Ridge Dr, Suite 307, Pittsburgh, PA 15205-1159 |

TOTAL: 6 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2022 at the address(es) listed below:

| Name | Email Address |
|---------------------|---|
| Brian Nicholas | on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmlawgroup.com |
| Brian Nicholas | on behalf of Creditor CSMC 2021-RPL9 Trust bnicholas@kmlawgroup.com |
| Denise Carlon | on behalf of Creditor CSMC 2021-RPL9 Trust dcarlon@kmlawgroup.com |
| Kenneth Steidl | on behalf of Debtor Alan W. Cridge julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com |
| Kenneth Steidl | on behalf of Joint Debtor Lois C. Cridge julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com |
| Keri P. Ebeck | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com |
| Kevin Scott Frankel | on behalf of Creditor Bayview Loan Servicing LLC pabk@logs.com, logsecf@logs.com |

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Kristen D. Little

on behalf of Creditor Bayview Loan Servicing LLC kdlittleecf@gmail.com

Kristen D. Little

on behalf of Creditor Community Loan Servicing LLC kdlittleecf@gmail.com

Leslie J. Rase, Esq.

on behalf of Creditor Bayview Loan Servicing LLC pabk@logs.com

Mary F. Kennedy

on behalf of Creditor First Tennessee Bank National Association successor thru merger with First Horizon Home Loan Corporation mary@javadrianlaw.com coleen@javadrianlaw.com;chris.cummins@javadrianlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ccfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor Bayview Loan Servicing LLC pawb@fedphe.com

TOTAL: 15